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# SALES TALK

Suggestions and Materials  
for Developing County  
Crop Insurance Programs

FEDERAL CROP INSURANCE CORPORATION . . . . . Washington, D.C.



The KICK OFF!

IT'S KICK-OFF TIME

FOR

CROP INSURANCE SALES



So we ask the Manager, Mr. C. S. Laidlaw, to tell the players, the FCIC agents, the plan of attack that should be used in order to assure a winning sales season. Here's the plan of attack:

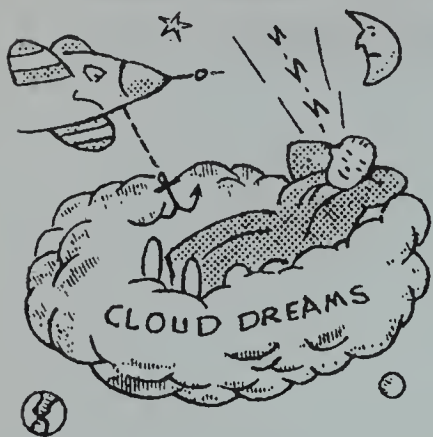
"As you line up for the kickoff on your 1955 sales season, I wish you success.

"Your success will increase your earnings and your service to your county. It will mean more crop insurance business and more service to farmers which is the purpose of this Corporation.

"I purposely did not use the conventional 'good luck' in my opening sentence because from long experience in the insurance business I know that the route to success is not 'luck' but hard work. It comes through being 'a moving spirit' and not through waiting for 'the spirit to move you.'

"The key to our mutual success is contacts with farmers - sales contacts that pay off in applications signed or cancellation intentions changed.

## DON'T REST ON YOUR LAURELS!



"Some of our agents last year made the mistake of believing that they could get business just by advertising. They advertised well, but made few contacts. Their work was out of balance. They were waiting for it to come to them and it didn't. Consequently, their results were very poor.

"We favor advertising and publicity. They are important aids and assists. They interest and stimulate, but they do not sell. Selling comes through personal contacts. You go to your prospects to get results and to save precious time that otherwise might be spent waiting. You have to talk to them personally to get their autographs on your applications and all-risk protection on their crops.

"Every agent should realize that what we have to sell is not easy to sell. There are no shortcuts. Good results take effort and ingenuity. Selling is educational for the prospect and is an expression of personal interest in him. If most local insurance agents would spend just one day a week selling - strictly selling - they would have little reason to worry about competition.

"There is no magic in advertising, in public relations or publicity. Advertising will help, but it will not replace the real method the agent has open to him for selling himself, his service, and crop insurance protection to the public. The agent is local, his service is local, and his public is local. He must build his business by going to see people, studying them and their problems, and applying his knowledge of the value of crop insurance protection to get them to add it to their program of protection.

"Good selling takes time. You should start early and spread your work over a period of time. Otherwise you risk failure even though you are a salesman of protection against failure. Time gives you a chance to give yourself a chance to do a good job - a chance to find what is effective and gather momentum as you improve your ability to get prospects to see the real value of crop insurance protection and to motivate them to take the action necessary to





have this protection. As your ability to paint the picture of this value and bring it into sharp focus for people of varying temperaments and circumstances increases, you will find that you can get most signatures on applications without being stalled until a later date which too often is never. If you aren't getting results, there's a time to look in the mirror and analyze what you are doing wrong or to step back and plan an entirely new approach.

"We're behind you. The prospects are in front of you. Let's kick-off and make an all-out effort to score every time we get our hands on the ball.

"You're the BIG MAN. May I suggest that you read the previous SALES TALK for an elaboration on this point."

\* \* \* \* \*



We would like to add to Mr. Laidlaw's suggestion that you re-read "YOU'RE THE BIG MAN" in the last issue of SALES TALK that you also review the following pages in past issues:

June 1954 -- 3, 15, 17, 19, 22

June 1953 -- 4, 17, 23

February 1953 -- 15

June 1952 -- 5, 20, 22

There are other ideas and suggestions that will be of real value to you in the previous issues, too. Reviewing these materials and your Sales Handbook are important steps in preparing yourself to do a good job.

## SIGNALS! GET THEM STRAIGHT



Organize your mind for selling crop insurance..... for influencing people to buy at a mutual profit.



Appeal to your prospect's interests - his self-interest, his desires, etc. .... Get his attention by convincing him that his interests are the important thing..... Get him to see his need for crop insurance whether it is through what has happened or what could happen..... Show him that it is a basic part of the security that he wants and how it will do its part of the security job..... Show him how it would benefit him by getting before him what could happen and what crop insurance would do.

Ask questions and listen.....  
Many salesmen talk too much.....  
Give yourself a chance to find the best sales approach, the right angle for the particular prospect ..... If you get him into the discussion, he'll tell you without realizing the big help he is being.

# LISTEN



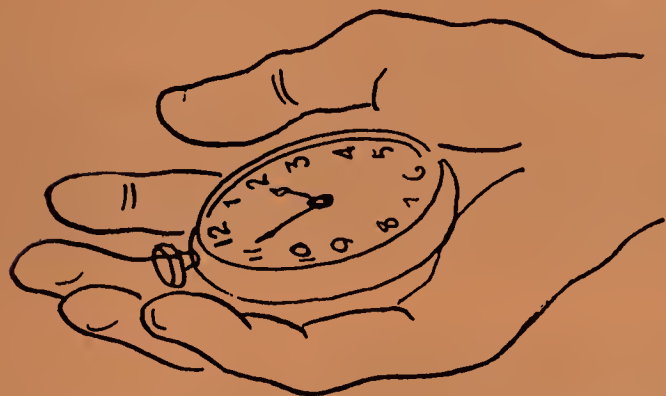


Be ready for objections..... You should expect them and prepare your replies in advance..... A salesman doesn't really start to sell until the prospect starts to object. Salesmen are paid in proportion to their ability to remove these objections..... Crop insurance costs money, so it is normal to encounter objections..... Learn to distinguish between objections and excuses.

Be persuasive in presenting the value and benefits of crop insurance..... Selling is more than explaining..... Paint the prospect into the picture as you present..... Personalizing is a big aid in persuading.



Put a premium on your time. Time is the salesman's greatest asset. Plan your work and stick to it..... You can't sell them if you don't call on them..... Use the call-call-call formula..... Don't flit from one to another..... Do a solid job of arousing interest on each call and leave the man who doesn't own a crop insurance policy wondering if he isn't making a mistake..... Leave him aware that "it could happen here"..... Give him "food for thought" with which to persuade himself against carrying all of his risks.



*Don't forget the time!*

Be enthusiastic about crop insurance protection and its value to your prospect and every farmer..... Enthusiasm starts with the salesman and is transmitted to the buyer..... Make no exceptions in your mind or conversation about who should have crop insurance and feel sorry for those who can't have its protection for various reasons.



## YOU CAN'T AFFORD TO WAIT

Now is the time to get under way on direct selling. You can only lose ground by backing away from getting under way. It's easy..... and it's human nature to put off. The fancy word for it is PROCRASTINATE..... meaning to put off until tomorrow or till a future time..... to defer or delay.

DON'T HESITATE!



From a sales standpoint, there's far more truth than poetry in the old saying that "He who hesitates is lost." The agent who doesn't shove off on the direct selling job is like the swimmer who hangs his clothes on the hickory limb but doesn't go near the water..... or the person who wants to learn to swim before ever going into the water. With experience you find ways of doing things. The important thing is to get started. If you procrastinate about getting to work developing your ability to get sales results through selling, you will lose precious time, confidence in yourself and, of course, many policyholders.

For those agents who do procrastinate, it requires no crystal ball at this time to predict that they will blame what they have to sell instead of themselves and their lack of effort and ingenuity for their failure. That's human nature, too..... the weak side of it..... The side that tends to become expert at criticizing others and "kidding" ourselves if we don't put it under the bright light of truth before it becomes a habit.

An unknown author put it this way:

There's a word below with letters three,  
Which if you grasp its potency  
Will send you higher  
T'wards the goal which you aspire,  
Which without its precious aid you'll never see.

N - O - W

Success attends the man who spells it right  
Its back and forward meanings differ quite,  
For this is how it reads,  
To the man of ready deeds,  
Who spells it backward from achievement's height.

W - O - N

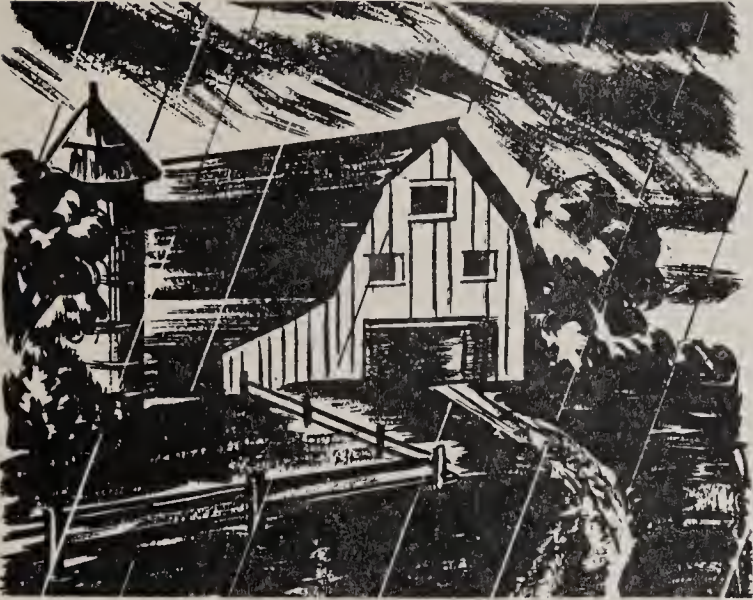


I SEE...



# Puzzle

WHICH NEEDS INSURANCE THE MOST ? ? ? ?



\$2,000 invested in a barn.  
Chance of loss - about 1 in 400.



\$2,000 invested in a safe crop.  
Chance of loss - about 1 in 30.



\$2,000 invested in high-risk crop.  
Chance of loss - about 1 in 8.

(Answer on back)



ANSWER TO PUZZLE

All the Same

\$2,000 is \$2,000

## DON'T STRIKE OUT - BE READY FOR OBJECTIONS

The chap on the right illustrates the efforts of an agent who isn't prepared to meet the objections that prospects are sure to raise in their effort to keep from signing up for an insurance policy that provides good protection but involves an annual premium.

Unless an agent is prepared and has a convincing rebuttal for such objections, he may put the same effort into getting the signature that this chap did into hitting the ball with similar results.

Agents will encounter many objections.

Those who are prepared will turn many of these to their advantage. There are convincing responses to most objections if

they are tackled from a business insurance standpoint. The agent's job is to overcome objections.....to meet the ball squarely. Let's list a few of the objections that will be encountered and some ideas that might be useful to you in preparing for them.



"The coverage per acre is too small. I never make that low."

Well now, here's a fellow who wants insurance that he can be sure to collect on..... Not an unusual chap in the crop insurance selling game..... Wonder what "deductible" he carries on his auto insurance..... Wonder if he's ever had a fire loss or doesn't carry insurance because he couldn't have a fire..... Might not be a bad question to ask at the right point in the conversation..... Here's an open invitation to get him thinking about what crop insurance will do for him instead of what it won't do.

"Sounds like you're a good farmer and that's the kind we're interested in getting into our crop insurance program. You've got a record of steady production behind you, but we can't be sure what the future will bring..... and that's where this basic crop investment insurance comes into the picture..... In addition to being a good farmer, you'll have to admit that you've been a lucky farmer, too, if you've never had a crop disaster..... We're in the business of insuring.....of paying losses when crop disasters strike down our policyholders' best efforts..... We know from experience

that all good farmers aren't always lucky..... We pay too many losses to them every year for crop disasters that they didn't think would ever happen..... The reason that they didn't expect them, of course, was because they hadn't happened before in their experience..... The past is no guarantee of the future in the insuring of crops. This is illustrated by the number of farmers who have been good and lucky in the past who get hit with crop disasters two years running or twice within the space of a very short period..... And you know the money it takes to pay loss claims isn't grown on bushes but comes from premiums paid for protection against what can happen to a great number of people and will happen to some every year.....

"I would be foolish to recite the things that could happen to your crop any year that could result in a complete or severe failure. You know them all because every crop year you worry about them not once but many times and get that good feeling when they pass you by or things turn for the better..... It's these things that are beyond your control if Mother Nature starts frowning on your fields and keeps right on doing it and you are helpless to turn her destruction aside..... It's these things that All-risk Crop Insurance protects against.....the risks beyond your control..... The things that could happen to your crops or any good farmer's crops.

"Insurance against the usual would be too expensive for either of us, but by joining together in an insurance operation we can, with other farmers assisting us, protect against the unusual. For example, more protection would cost considerable more money because you and other farmers would collect indemnities much oftener and the money would have to be there to pay you. Looking at this crop investment protection offer from a business insurance standpoint, every 100 acres we insure here in the

IT DOESN'T COME  
IN BOTTLES !!



county means that the Corporation has to have \$ \_\_\_\_\_ ready to pay the loss if it comes that year..... That's your protection that you buy..... The amount you are protected for is waiting for you if you don't have the good fortune to at least get your money back. You pay the Corporation to assume all the risk against unavoidable loss on the money you spend to make your profit each year.

"That's a good business proposition for every farmer who is eligible..... And for the same reason that insurance protection is one of the biggest and widest fields of business activity in this country.....



"In this business of growing crops under the open sky, crop failures can happen here or any place - that's the reason for crop insurance..... to insure against what can happen.....and if we knew that it was going to happen to you this year, we wouldn't be foolish enough to be out here offering to pay the loss if you would pay us only a fraction of what it was going to cost us in the indemnity payment....."

But it's your story, and there are many ways of presenting it and you'll undoubtedly vary it according to the prospect. We just thought that you might welcome thinking over a few angles that may not have occurred to you.

## **MR. FARMER: PLEASE NOTE!**



### **TIME'S RUNNING OUT!**

**Wednesday September 15  
Is The Last Day To Sign An  
Application For:**

**FEDERAL CROP INSURANCE  
ON YOUR 1955 WHEAT CROP!**

**Get Full Details From Your FCIC Agent:**

**DELBERT E. MORRIS**

**723 Delaware - Washington C. H. - Phone 34971**

The statement below was signed by 18 banks in 5 Alabama counties and mailed to prospects along with a letter from the Crop Insurance Agent.

YOUR FARM INCOME IS YOUR SALARY - DON'T GAMBLE WITH IT

In 1949 and 1950 wet weather and insect damage took a frightful toll from crop production. In 1953 we experienced rather severe drought conditions. In 1954 the drought period was for a more extended period and scientists now predict that we are in a drought cycle extending possibly as far as 1960. Reviewing this year's experience we are forced to ask ourselves the question: "How much more can we take and still produce?"

Needless to say, we have no means at our command for controlling the factors governing weather conditions, disease, etc., so if we are to maintain our accepted standards of living despite these hazards, we must look for other means of security.

Such other means is placed at the disposal of every eligible cotton grower in the county through the Government-sponsored Federal Crop Insurance All-Risk protection covering the production of cotton. For a small premium charge this plan guarantees a cash return for the crop comparable to the cost of production.

The business man does not operate for a single day without insurance protection, yet he takes every precaution to avoid loss. We see no difference in the farmer's position in this matter since farm production is his source of income and is subject to far greater hazards than the business establishment.

Past experience has proven the worth of the insurance phase of our overall farm program. In 1950 all insured counties in Alabama paid heavy losses - a major portion of the entire payments being utilized to repay loans, thus leaving the insured in a favorable position to secure the needed finances for production of the next year's crop. Even now crop insurance payments are liquidating notes which otherwise would necessarily be carry-over business.

Your progress means our progress - we are very closely yoked together, and we believe that none of us will fail so long as we can be assured of the return of our initial investment.

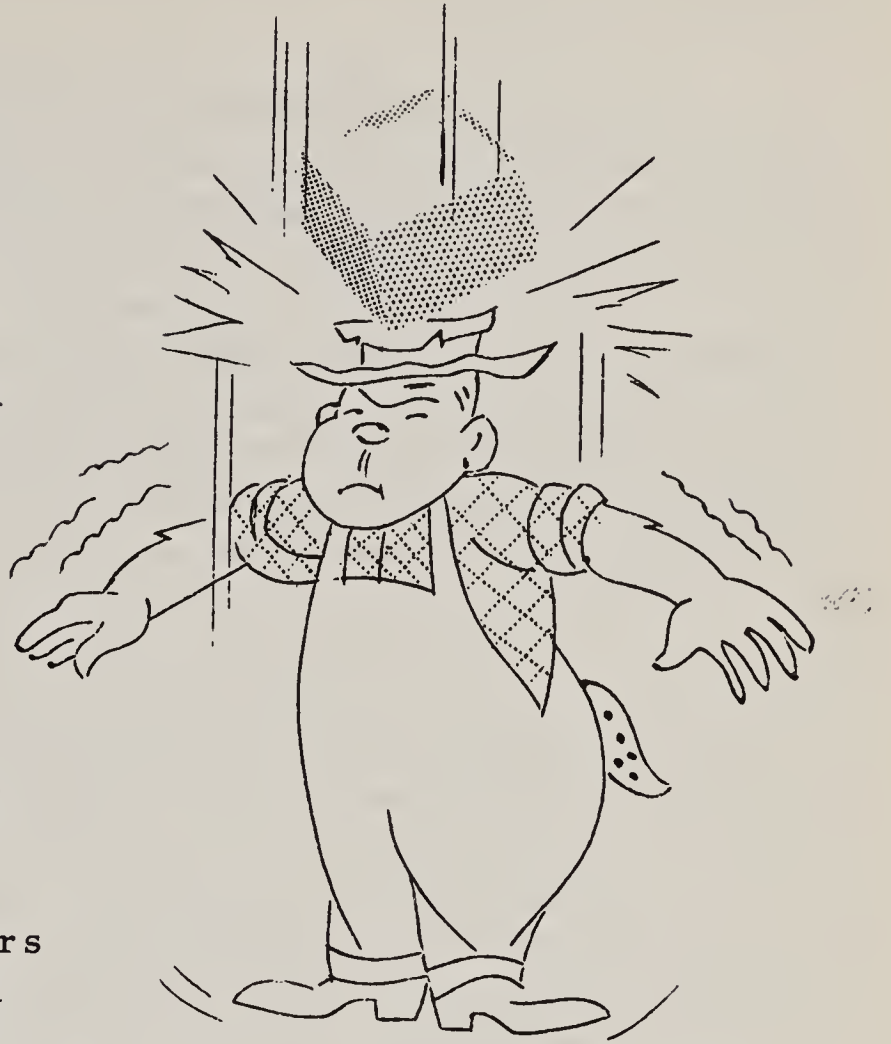
We would recommend to you who have not availed yourselves of this protection that you give careful consideration to this matter of mutual interest. To those currently participating we would recommend your constant continuation, and if at any time you feel an urge to exercise your prerogative of termination, we suggest that you consult your local Bank or Lending Agency.



## I CAN CARRY MY OWN RISK - A LOSS WOULDN'T BREAK ME

"That's good to know because I won't have to worry about collecting the premium when you add crop insurance protection to your operating costs. I wish every farmer in the county could say the same. I hope that we can all get in position where we can make such a statement and keep in that position for many years to come.

"But - I'm sure that it is your good business sense and not just luck that makes it possible for you to feel that one crop disaster wouldn't take you off the list of county farmers. That's why I'm interested in adding you to our policyholders and why I think that you will be interested in the basic protection that the crop insurance policy offers once you understand what it will do and how it works. It is an unfortunate fact that we haven't got the true picture of what we have to offer across to all farmers. I'm constantly running into farmers who have an entirely wrong picture of the protection provided by the all-risk policy and how it works!".....



You've got a really good prospect from your standpoint if what he says is true. All he needs is selling. He's got something to protect.

The chap above isn't dead, but certainly his head isn't going to feel so good. He'd think you were stupid if you asked him whether he would have avoided getting "conked" so hard if he'd known what was coming. He didn't even have his "dukes" up. It was sudden and unexpected. Most accidents and losses are. This good businessman you're talking to will decide it's foolish to risk taking a stiff rap if you can get him to see himself in the predicament of the chap above without crop insurance but eliminating any chance of a bad financial injury with crop insurance.



This man has something to protect - his good financial position. As a good businessman he



will want to take all sound precautions to prevent the unexpected from weakening his financial position. He needs crop insurance from a sound business standpoint.

"You've got something to protect. Crop insurance is something that you need and can afford from a business standpoint. The fellow who can't stand a loss doesn't have as much to protect as you do. He may already be hurt to the point where even crop insurance won't keep him alive as a farmer in our county. The insurance industry wasn't built into the major role that it occupies in our National economy today through insurance written on people who couldn't survive a financial blow, but through insurance taken out by good businessmen with past financial successes to maintain and protect from the extent of damage or loss that could happen if they didn't share their risk with others through insurance."

A crop insurance premium is an investment in the present and future stability of your farming operation and finances. It could be the difference between adding dollars to your operating costs or losing hundreds of dollars of your working capital. Modern business procedure is to protect your reserves and reduce to a minimum the chances of losing them. The poor businessman takes unnecessary risks either because he has no choice or because he doesn't know any better. Experience may teach him to be a good businessman in these respects if he doesn't go under before he realizes the value of insurance protection if catastrophe strikes.

A crop insurance agent who thought that he could tell in advance who would and would not be interested in taking out crop insurance put off seeing the man in the county who would suffer least from a crop disaster since he was the best fixed of all farm owners financially. He was president of the bank, owned other local businesses and a number of farms. Finally, he went to see him, confident that he wouldn't be interested for himself but hoping that he might influence others whose financial position was more precarious to take out crop insurance protection. After the agent explained crop insurance, the banker said: "Sure, I'll take it. I didn't make my money taking unnecessary risks."



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## HEY! WHEAT MAN: LET'S GIVE THE DEVIL HIS JUST DUES

What paid the insurance premium on your car? What paid your life insurance? What paid your property insurance? Why! Your Wheat Crop, of course. So which is most important? Yet you will protect everything else except your wheat crop—Let's give that wheat crop it's just dues and protect it with government all-risk wheat crop insurance. After all, without a wheat crop the other things might not be paid. The closing date is August 31. You can't afford to wait.

### JOE E. JECH,

A g e n t

\*\*\*\*\*

There's where you're wrong. It fits every farmer quite snugly whether he be large, small, rich, or poor. It protects his crop production expenses against loss from causes beyond his control.

Yes, sir, on you it looks good. Maybe there's something wrong with the mirror that you've been using to see how it fits you. Let's check the important points. Just where do you feel that it's too snug or too loose. The task is to patiently show how it fits much better on each curve than he thinks it does.

He would like it hand-tailored for his own particular situation. We can't add the frills.

It's the basic garment that concerns us. His desire is based chiefly on the fact that he is thinking of it in terms of his chances of collecting. When the bill was rendered he would be astonished that the made-to-order insurance was so much more expensive. The hand tailoring would come high, and the standard brand would look far more attractive when he saw the price on what he thought that he wanted. Of course, he may only be advancing this argument to persuade himself against the sounder decision.

The strength of insurance comes from numbers, so it follows that it must, for the most part, be patterned along standard lines that will fit all prospects quite snugly as far as providing the basic protection that it is intended to provide is concerned. When it comes to crop insurance risks which follow the annual attitude of Mother Nature, sizes don't vary between farms and farmers to nearly the degree that would be expected without actual experience in paying off losses.

The policy won't do his cooking. It will protect his investment. It isn't perfect and won't be. The basic value to his operation is the picture for you to get across. The fact that there are some differences in how it operates due to different farming arrangements does not reduce the value to him nor can it be changed to fit his desires.

A hand-tailored crop insurance policy would take on the same cost comparison as you have between two shoes - one hand-made to fit the feet



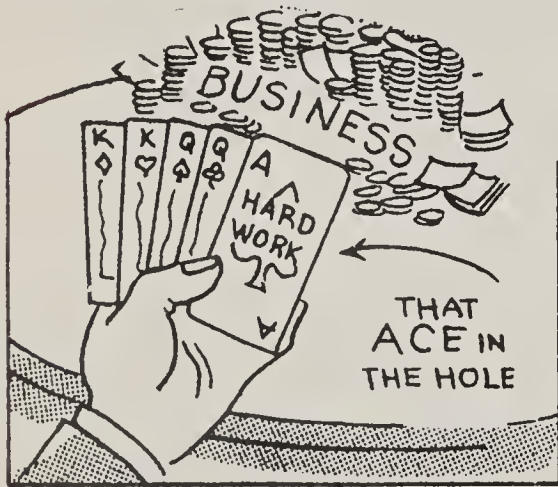
of the person as close as possible and the other with exactly the same leather but factory-made on a standard last. The price for one is \$12.50, but you can get the better fit for \$60.00. You don't see many people wearing hand-made shoes.

A North Dakota farmer, with a large wheat operation decided that crop insurance didn't fit him and that he would cancel out and save the premium. The agent persuaded him to think it over. The cancellation deadline day arrived and he remembered it. He went to the house to get ready to go to town and cancel. His wife asked him what he was going to do and objected strenuously when she found that he was going to cancel out his insurance protection. Her efforts to prevent the cancellation were effective because they persisted until it was too late for him to get to the insurance office before it closed. Rust hit the big and the little farmers in his county hard this year, and the Corporation is paying him about \$25,000 because of his wife's good judgment and insistence that it fit their operation snug enough to be kept in force.

## THE HAND



*that rocks the cradle*



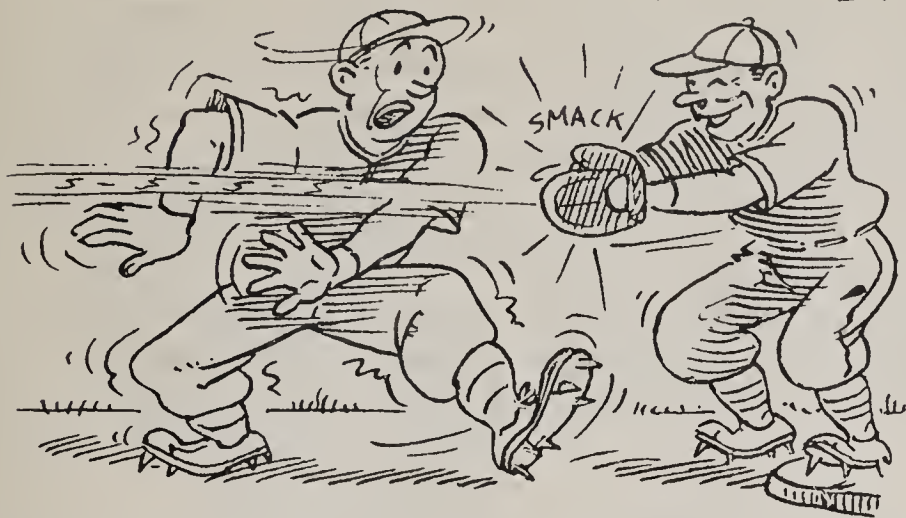
## PLAN YOUR WORK--THEN WORK YOUR PLAN

Plan your sales campaign around a steady job of contacting and selling with the various publicity media fully utilized to stimulate your sales climate and results. Be realistic.....recognize in your plan that you can't sell the second application until you've sold the first.....don't dream about some

easy way to sell several hundred.....get to work on the first one hundred on a 1, 2, 3, 4, etc., basis. Agents who put their shoulders to the selling wheel and work steadily will get results.....include in your plan a schedule of contacts for each week.....then push yourself down the road and make them..... If you start early and keep contacting with a good sales presentation that leaves every prospect who doesn't sign thinking that he may be making a bad mistake and those who do realizing that they've taken an important step, you'll get results..... And don't forget the absentee landlords. You can do a lot of business by mail with them if you get the story of the basic protection and service that you have available to them clearly presented in your correspondence.



## DON'T GET CAUGHT FLATFOOTED!



## IT DOESN'T COVER ALL MY EXPENSES

It will often help to get the prospect's thinking focused where you want it to talk about his actual costs..... Put down what he says it costs him to produce a crop ..... Start with the cash costs first and get a total of

these before you add the other costs..... The coverage may not equal what he considers his full cost of production, so your offer becomes the cash costs plus whatever part of the additional costs he lists that it will cover.....

Crop insurance is a lot better than sleeping pills if you have money tied up in a crop - maybe, even some of it borrowed - and the crop is going to pieces..... It's hard to sleep, then, and you can't help but worry..... You begin to add and subtract instead of counting sheep..... First, you subtract the profit from the bumper crop that you hoped to get, then you take off the profit from even a fair crop, and finally you subtract and review your financial position with the money that you have spent either gone from your bank account or still to be paid from some other source than the crop in which it was invested..... Crop insurance is the business approach to catastrophe protection against what can happen.....

Get him to see - and any reasonable man will if you can get at him from the right direction - that half a loaf is better than none ..... It always has been and always will be although frail human nature in its despondent moods will sometimes argue against this obvious fact.

## IT COSTS TOO MUCH

Those are familiar words to every salesman. That is the common reaction to everything that we buy these days. Yet, if it doesn't seem expensive, we're suspicious that it isn't worth much..... And we could be right since the saying that "you get just what you pay for" is a very common expression these days.



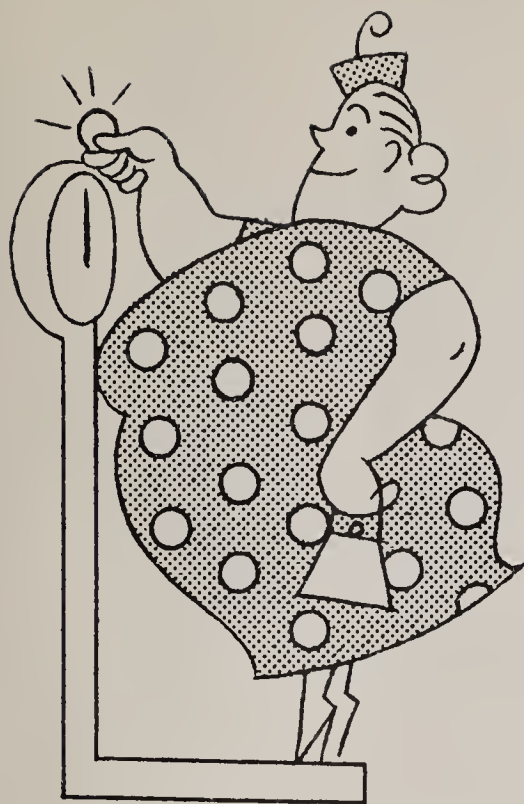
If losses are low and reserves build up, the costs will come down. But crop losses will always be with us and will turn up every year on many farms where they are least expected. Insurance is the systematic way of paying for losses. Don't forget that for the premium which you say is high the money to pay your full coverage must be ready and waiting for you the very first year. There is no guarantee that you won't be one of the policyholders who collects the first year or in the early years of his participation instead of one who has the good fortune to get a bumper crop for enough years that he has deposited his indemnity in premium installment payments before he has to draw on his insurance protection bank account.

If it seems high it's because the risk is high. This is non-profit insurance so there isn't one cent of unreasonable charge in that premium. You are getting a lot for your money. You are protected against all the unavoidable risks that can destroy your crops..... All those that you worry about and some that you have never heard of yet..... All-risk "package protection" of your production costs naturally is much higher than the premium required to insure against a single risk..... And it pays off when you lose your crop from any natural hazard beyond your control..... It doesn't have to be a special kind of loss for you to be protected.

What other way can you protect what you will spend to produce this crop against loss? The protection is worth the cost. Certainly, the year that you have a loss there will be no dollar better spent than your crop insurance dollar..... It's possible for you to be without this protection because some farmers aren't eligible and others don't pay the premium that is required..... But from a sound business standpoint, can you afford to be without it?..... There's a lot of difference in the cost of crop insurance protection and the cost of a crop disaster..... This is a case where the future could prove a man "penny-wise and pound-foolish"..... Although few houses burn down, few people take the chance of standing the full loss if one of those that burns happens to be theirs. What could you do with the same amount of money that would give you comparable protection or return if your crop failed?

Let's see how high it really is..... What do you consider a normal crop?..... Why the premium is only \_\_\_\_% of your normal crop. When you look at it that way, it seems a very reasonable cost to protect what you spend to make that normal return..... What does your seed cost you?..... If you could be sure of never losing your production costs by planting more seed, it would be an easy decision, wouldn't it?..... That actually is the decision that you are making about this premium. Your policy will put a guarantee on your seed that it won't return less than.....





BARGAIN!

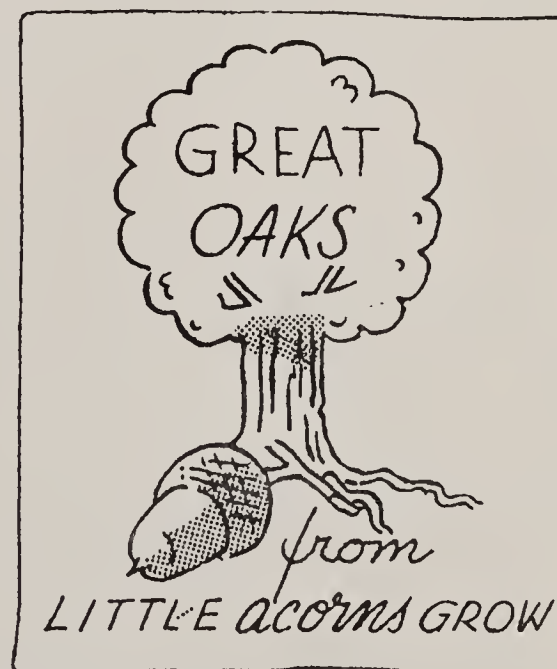
We all want things for less, but there just isn't any way around the fact that this protection is available to you at a bargain price..... You can't get it for less from any other source. In fact, you can't get it at all except through our county all-risk insurance program which is backed by the Federal Government because such broad protection of production costs is not available from any other source.

### AGENT EARNS \$1,000,000 FOR HIS COUNTY

The newspaper stories, of course, said that county farmers were being paid more than a million dollars in crop insurance indemnities.

They were. The reason that they were was due to the efforts of the crop insurance agent which resulted in his persuading a high percentage of cotton farmers in a very low-risk cotton county that they should protect the money that they were spending to produce cotton against loss from risks beyond their control.

He got them to buy disaster protection, and it meant \$1,000,000 to his county because what they didn't think could happen did happen. He got across to them the fact that is true in every insurance county - THE RISK IS THERE. The farmer, the experts, and the Corporation don't know when or whether it will hit. It could be the first year or it could be many years later. It could be something that's happened before but didn't reach disaster proportions or it could be something that has never happened within man's memory in the county. Crop insurance protects against what could happen to destroy that crop investment. When crop disaster hits it's really the agent handing out those indemnity checks because he sold the farmer that it was a good sound business proposition to insure - less effort on the part of the agent in the county mentioned above could have reduced the \$1,000,000 to \$100,000 or even zero.





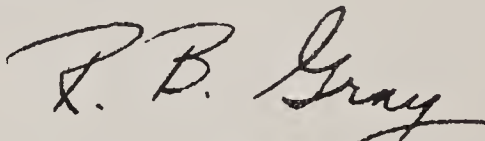
THANK THE LORD - WE GOT A CORN CROP !

But isn't it wonderful to know that Federal  
Crop Insurance stands ready to pay your cost  
of production- and more- if for any reason  
your corn is lost?

AND ALL THIS FOR -

LESS THAN ONE BUSHEL OF CORN PER ACRE.

Enclosed is your bill for this year- please  
pay it at your early convenience.



R. B. GRAY, Agent  
Federal Crop Insurance  
23 - 1st St. S.E.  
Mason City, Iowa

The Cerro Gordo County, Iowa, agent mailed one of the above notes with each of his first premium notices. The district supervisor reports that this note was a real help in reducing cancellations. You will note that Agent Gray used few words but said a great deal. You will recognize that this was an effective bit of "selling while billing," and that if the agent had used more words to say the same thing it would probably have been less effective.



## BEAR IN MIND THESE FACTS ---

If crop insurance is to progress toward a sound, business-like operation, it must follow the basic rules necessary to build a successful crop insurance operation in which farmers can have security against crop disaster and take pride.

Every agent can get a major assist in keeping his crop insurance thinking "on the beam" by keeping in mind at all times that crop insurance, like any other insurance company, must

- (1) Have the protection of a contract which clearly limits its liability;
- (2) Be able to satisfy itself as to the correctness of all claims paid;
- (3) Consider what is known as the moral risk and avoid the position where insurance is taken out only when loss seems imminent; and
- (4) To the extent to which any data on which premium rates are based are inadequate, allow a sufficient margin for safety until such time as it can be guided by actual experience.

????????????????????  
?? ??  
?? WHY CROP INSURANCE ??  
?? ??  
????????????????????

Any agent who really works on sales will answer this question many, many times and many ways..... Usually it won't be asked so bluntly, but the words will add up to the same direct question.....

In fact, answering that question effectively for each prospect is the heart of your sales effort. Consequently, it merits study and thought on your part..... There is a challenge to your sales ability in those three words..... What is its purpose? What will it do? The purposes of crop insurance can be stated or presented in many different ways..... in general terms, specific illustrations, personal terms, etc. .... The way to present them most effectively varies with the prospect and with the individual presenting them. As a starting point for your thinking and preparation, there is a brief summary of the purposes of crop insurance on the back of this page. These are very general. Keep in mind that there are as many as there are farmers whose crops fail or may fail or who have important plans for the future IF.....



## PURPOSES OF FEDERAL CROP INSURANCE

1. TO PROTECT THE FARMER AGAINST LOSS OF HIS INVESTMENT IN HIS CROP.

Excessive rain, drought, insects, or other hazards may cause him to lose the money and labor he invests in his crop.

2. TO IMPROVE AND PROTECT HIS CREDIT.

He can use his crop insurance policy as security for a loan or other advance of credit.

3. TO STABILIZE THE INCOME OF THE FARMER.

When crop loss occurs and a farmer's need is the greatest, insurance places a floor under what he gets back from his cropping efforts.

4. TO PROTECT THE FARMER'S SAVINGS IN HIS LAND AND IN THE BANK.

Loss of a crop means living off your savings.

5. TO PROTECT AN OPERATOR'S ADVANCES TO HIS SHARECROPPERS OR TENANTS.

An operator may take out insurance for his sharecroppers or tenants with the repayment of any advances having first claim on any indemnity.

6. TO HELP STABILIZE THE INCOME OF THE FARM COMMUNITY AND AREA.

Local businessmen depend on farmers' incomes for their income.

7. TO PROVIDE THE FARMER SECURITY LIKE UNEMPLOYMENT INSURANCE PROVIDES THE INDUSTRIAL WORKER SECURITY.

The farmer, as well as the industrial worker, needs protection for his income.





## SPOT ANNOUNCEMENTS



To meet an increasing demand we are including several pages of ideas for radio spot announcements. They are starting points from which you can develop effective spot announcements to fit your area and situation.

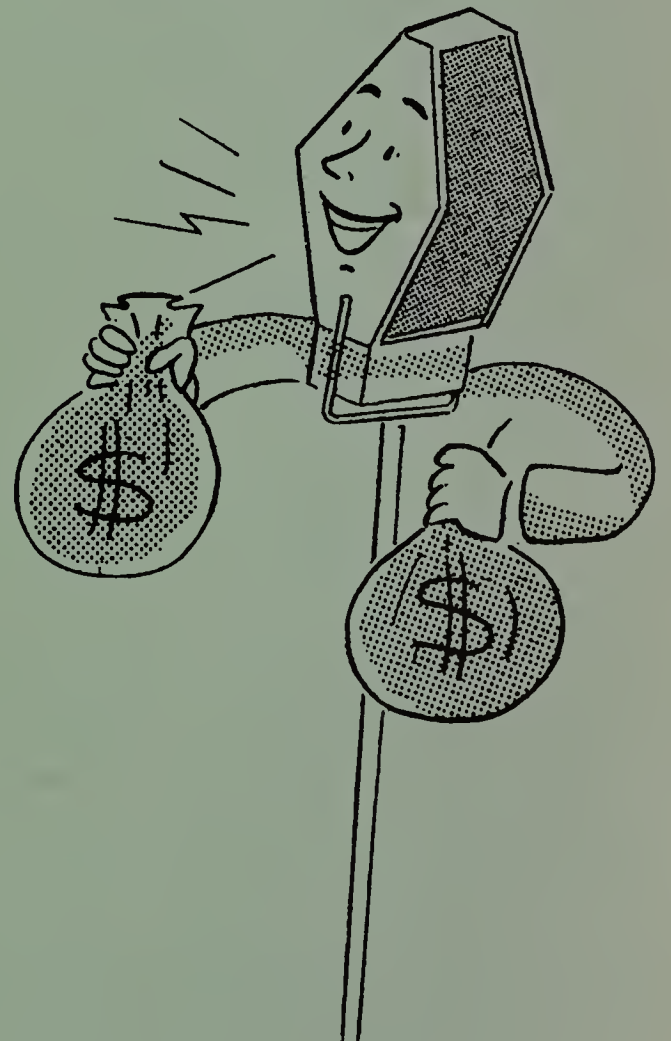
Numerous agents who made extensive or limited but well-planned use of spot announcements in the 1954 campaigns and 1955 winter wheat campaigns rated them as their most effective aid in stimulating sales results and interest in crop insurance. In some states groups of agents joined together to share the cost of spot announcements

on stations that covered their counties. Similar cooperation on spot announcements for the 1955 campaign have already been arranged by some of these agents.

Agents reported that they were amazed at how quickly they paid for the cost of their radio spots from sales that resulted directly from them. These brief-and-to-the-point announcements can be very effective. Much of their potential value can be lost, however, unless they are put on the air at a time when a large farmer listening audience can be expected.

Most agents who made good use of radio spots were enthusiastic about their value. These agents, of course, did not rely on the spots to do their sales job for them but used them to supplement and stimulate an intensive sales effort built around a maximum number of personal contacts on sales.

Spot announcements, like other materials, used early in the sales period should not mention closing dates until just ahead of the closing date when the limited time left to apply can be given strong emphasis.



## SPOT ANNOUNCEMENTS

### Get Wise to PROTECTION



Mr. (Crop) Farmer..... Are you sure that the money you spend to produce your 1955 (Crop) crop will get safely back into your bank account? If you are, you have an All-risk Federal Crop Insurance Policy. If you aren't you'd better see \_\_\_\_\_ right away. \_\_\_\_\_ can only take

applications for all-risk insurance protection on 1955 (Crop) crop investments for a short time.

\* \* \* \* \*

The offer of all-risk insurance protection on money spent to produce 1955 (Crop) crops in \_\_\_\_\_ County is open for a limited time only. If you aren't one of the many (Crop) farmers who knows that he will get his (Crop) investment back if crop disaster strikes, see \_\_\_\_\_ right away. He can only help you protect yourself if you file your application with him before this all-risk (Crop) crop insurance offer is withdrawn for 1955.

\* \* \* \* \*

Mr. (Crop) Farmer..... Who would pick up the check if your 1955 (Crop) crop was destroyed from causes beyond your control? On many (Crop) farms in (State) and throughout the other major (Crop) states of the Nation, Federal Crop Insurance picks up the check when crop disaster strikes. Better be sure you don't have to pick up the check for crop disaster if it comes in 1955. See (Agent's Name) right away and apply for Federal All-risk Crop Insurance on the money you spend to produce your 1955 (Crop) crop.

\* \* \* \* \*

Mr. (Crop) Farmer, did you ever add up what you spend each year before you harvest a profitable crop? If you haven't, you should because it takes a heavy outlay of cash to produce (Crop) these days. After you add it up, your total investment will be something that you will want to insure against catastrophic loss. All-risk insurance of the money you spend to produce (Crop) successfully is available through (Agent), if you apply right away.





Are you a (Crop) farmer or a businessman? (Crop) farmers who have all-risk crop insurance to protect the money they invest to produce their (Crop) crops are both farmers and businessmen. More and more farmers are recognizing that they get ahead faster by being good businessmen. Just like the merchant they buy from, they insure what they invest against loss. (Crop) investments can be insured against unavoidable loss through                     . That is, they can be if you see him right away while he can still accept applications for all-risk (Crop) crop insurance.

\* \* \* \* \*

Mr. (Crop) Farmer..... Would you notice the difference in your bank account next year if you didn't even get the cost of production back from your (Crop) crop? If you would, you'd better be sure that this can't happen to you by applying for Federal All-risk (Crop) Crop Insurance. There isn't much time left to apply, but                                      will welcome the opportunity to provide you this service.

taking it OUT?



TELLER



\* \* \* \* \*

Mr. (Crop) Farmer..... Do you ever borrow money? Would you have to borrow if you lost one or two (Crop) crops due to causes beyond your control? Don't take a chance on weakening your financial or credit position by losing both your investment and your profit. Be sure of getting your (Crop) crop investment back - insure it with all-risk crop insurance through                                     . Only a short time is left in which to apply for this important insurance protection.

\* \* \* \* \*

Only                      more days to make sure that crop failure in 1955 can't rob you of your production costs as well as your profit. Only                      more days to apply for Federal All-risk (Crop) Crop Insurance. If you apply through                                      right away, you can be sure that you won't lose your (Crop) finances in 1955. (Agent) will be glad to help put your (Crop) operation on a sounder basis.



It's good to be confident that each crop will be a bumper one. But it's good business to make sure that you can't lose what you spend to produce your (Crop) crop. You can insure your (Crop) production costs with All-risk Crop Insurance. You can, if you apply within the next \_\_\_\_\_ days. See \_\_\_\_\_.



\* \* \* \* \*

Time is running out for \_\_\_\_\_ County (Crop) farmers. Only \_\_\_\_\_ days are left for (Crop) farmers to insure against loss of their (Crop) investments from causes beyond their control. Applications for all-risk crop insurance can be made with \_\_\_\_\_ providing they are made within the next \_\_\_\_\_ days.

\* \* \* \* \*

Mr. (Crop) Farmer..... Did you ever stop to figure what could happen to your (Crop) crop? Any year weather, insects, or plant disease could bring catastrophic losses on our (Crop) farms. When crop disaster strikes, it costs the farmer more than his profit. Crop disaster takes the money spent to produce the crop as well. You can be sure that you won't lose your production costs from crop catastrophes if you have all-risk crop insurance. You can be sure if you apply within the next \_\_\_\_\_ days through \_\_\_\_\_.

\* \* \* \* \*

Mr. (Crop) Farmer..... Do you know what the harvest will bring in 1955? Will it be profit or loss? There are many months ahead before you will have the answer. But, if you act within the next \_\_\_\_\_ days you can be sure that the worst conditions could only take your profit. You can protect what you spend to produce with all-risk crop insurance if you file an application with your local FCIC agent. The agent for \_\_\_\_\_ County is \_\_\_\_\_. Better hurry, though - only \_\_\_\_\_ days are left for you to apply.

\* \* \* \* \*





Are you sure, Mr. (Crop) Farmer? To be sure, businessmen insure. Is your 1955 (Crop) crop investment insured against loss from causes beyond your control? If crop disaster strikes are you at least sure that you will get the money you spend to produce your (Crop) crop back? You can be sure if you protect yourself with an All-risk Crop Insurance Policy. But to be sure, you'll have to insure through \_\_\_\_\_ within the next \_\_\_\_\_ days.

\* \* \* \* \*

Do you have Federal Crop Insurance's all-risk protection on your 1955 (Crop) investment? No applications will be accepted after (Date) in \_\_\_\_\_ County. Farmers can get the details about this protection from their local Federal Crop Insurance agent. The agent for \_\_\_\_\_ County is \_\_\_\_\_, located at \_\_\_\_\_.

\* \* \* \* \*

Mr. (Crop) Farmer: Are you sure of getting back as much as you invest in your (Crop) farming operations for 1955? You can be sure that you won't lose your investment if you carry Federal All-risk Crop Insurance. Only \_\_\_\_\_ days remain for farmers to file applications for this insurance in the following counties: \_\_\_\_\_ (List counties) \_\_\_\_\_. Don't forget \_\_\_\_\_ is the final date. The Federal Crop Insurance agent in \_\_\_\_\_ County is \_\_\_\_\_ located in \_\_\_\_\_.

\* \* \* \* \*

(Crop) Farmers! The time for applying for Federal "all-risk" crop insurance on your 1955 (Crop) crop investment is very limited. The policy protects the money invested in a (Crop) crop against loss from drought, floods, wind, hail, insects, plant disease, and other causes beyond your control. Details about the policy, the coverage and cost can be obtained from your local Federal Crop Insurance agent. (Date) is the final date for signing applications in the following counties: \_\_\_\_\_. The agent in \_\_\_\_\_ County is \_\_\_\_\_ located at \_\_\_\_\_.



ORDER NOW

Only \_\_\_\_\_ days remain for (Crop) farmers in \_\_\_\_\_ (State) counties to insure their investments in their 1955 (Crop) operations. It's good business to protect what you have, so why risk the loss of your (Crop) investment from the unavoidable hazards of farming. You must make this insurance decision by \_\_\_\_\_ (Date) as this is the final date for filing applications for 1955. The Federal Crop Insurance agent in \_\_\_\_\_ County is \_\_\_\_\_ with offices at \_\_\_\_\_. Other counties closing sales on \_\_\_\_\_ (Date) are \_\_\_\_\_.

\* \* \* \* \*

\_\_\_\_\_ (Day) is the last day that (Crop) farmers can apply for a Federal Crop Insurance Policy to protect their (Crop) investment against loss from all natural hazards. The application deadline for (Crop) insurance is \_\_\_\_\_ (Date) in the following \_\_\_\_\_ (State) counties: \_\_\_\_\_. Your local Federal Crop Insurance agent will give you details about this important protection, but you can't delay if you want to make this insurance effective for 1955. The Federal Crop Insurance agent in \_\_\_\_\_ County is \_\_\_\_\_ located at \_\_\_\_\_.

\* \* \* \* \*

Hurry - Hurry - Hurry..... That's good advice for farmers who don't have Federal All-risk Crop Insurance..... \_\_\_\_\_ (Name), \_\_\_\_\_ County Crop Insurance Agent, says he can't take any applications after \_\_\_\_\_.



WHERE  
IS  
HE?

Farmers can get all-risk protection of their 1955 crop investments now, but in just a few days - \_\_\_\_\_ - to be exact - it will be too late. Applications can be filed with \_\_\_\_\_ at \_\_\_\_\_.

\* \* \* \* \*

Applications for Federal "All-risk" Crop Insurance on \_\_\_\_\_ (Crop) will not be accepted after \_\_\_\_\_ (Date) in the following \_\_\_\_\_ (State) counties \_\_\_\_\_. (Crop) \_\_\_\_\_ farmers who want to protect their 1955 crop investment can get full details from the local Federal Crop Insurance Agent, Mr. \_\_\_\_\_, with offices at \_\_\_\_\_.





